

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GREGORY T. CERCONE
MARK S. HANDZES
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.
No Respondents.

Case No.: 14-24604

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/20/2014 and confirmed on 12/24/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		124,569.28
Less Refunds to Debtor	2,372.66	
TOTAL AMOUNT OF PLAN FUND		122,196.62

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,400.00	
Trustee Fee	5,058.16	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,458.16

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 3508	0.00	61,145.55	0.00	61,145.55
	NATIONSTAR MORTGAGE LLC(*) Acct: 3508	1,123.51	1,123.51	0.00	1,123.51
	STERLING JEWELERS INC DBA JARED T Acct: 3664	1,810.28	1,810.28	0.00	1,810.28
					64,079.34

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	GREGORY T. CERCONE Acct:	0.00	0.00	0.00	0.00
	GREGORY T. CERCONE Acct:	2,372.66	2,372.66	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX7-19	1,000.00	1,000.00	0.00	0.00
	ALLY FINANCIAL(*) Acct: 9752	8,383.84	8,383.84	0.00	8,383.84
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 1128	9,079.29	9,079.29	0.00	9,079.29
	ALLY FINANCIAL(*) Acct: 9752	0.00	0.00	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 1128	0.00	0.00	0.00	0.00
	ACAR LEASING D/B/A GM FINANCIAL LE/ Acct: 1128	0.00	0.00	0.00	0.00
	SANTANDER CONSUMER USA** Acct: 2804	0.00	15,270.84	0.00	15,270.84
	SANTANDER CONSUMER USA** Acct: 7589	0.00	15,311.01	0.00	15,311.01
					48,044.98

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	ASSOCIATES IN GASTROENOLGY Acct: 1485	0.00	0.00	0.00	0.00
	BEAVER VALLEY FOOT CLINIC Acct: 2832	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 3034	1,579.44	24.50	0.00	24.50
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 9434	2,761.44	42.83	0.00	42.83
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 4799	2,321.45	36.01	0.00	36.01
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 5004	2,675.82	41.50	0.00	41.50
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 5410	2,269.55	35.20	0.00	35.20
	CHASE/JPMORGAN CHASE(*)++ Acct: 5716	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 3779	1,224.95	19.00	0.00	19.00
	DELL FINANCIAL SERVICES LLC Acct: 6821	3,098.39	48.06	0.00	48.06
	DISCOVER BANK(*) Acct: 4347	5,021.24	77.88	0.00	77.88
	FIRST NATIONAL BANK OF OMAHA(*) Acct: 8173	1,824.96	28.31	0.00	28.31
	CAPITAL ONE NA** Acct: 3829	3,176.81	49.27	0.00	49.27
	DEPARTMENT STORES NATIONAL BANK Acct: 2974	645.58	10.01	0.00	10.01
	BILL ME LATER INC A/S/F SYNCHRONY E Acct: 7376	693.85	10.76	0.00	10.76
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 8527	1,227.28	19.04	0.00	19.04
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 5909	292.89	4.54	0.00	4.54
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 7065	673.52	10.45	0.00	10.45
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 7907	4,792.29	74.33	0.00	74.33
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 5929	748.49	11.61	0.00	11.61
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 8184	627.76	9.74	0.00	9.74
	TD BANK USA NA** Acct: 2390	1,053.29	16.34	0.00	16.34
	UPMC PASSAVANT HOSPITAL Acct: 4492	0.00	0.00	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 1128	2,885.73	44.76	0.00	44.76
					614.14

TOTAL PAID TO CREDITORS

112,738.46

TOTAL	
CLAIMED	17,463.13
PRIORITY	2,933.79
SECURED	39,594.73

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GREGORY T. CERCONI
MARK S. HANDZES
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-24604

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Gregory T. Cercone
Mark S. Handzes
Debtors

Case No. 14-24604-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
Form ID: pdf900

Page 1 of 2
Total Noticed: 42

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db +Gregory T. Cercone, 422 Sussex Drive, Cranberry Twp, PA 16066-4368
jdb +Mark S. Handzes, 135 Fern Hollow Road #1003, Coraopolis, PA 15108-4104
13977559 +ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183692, Arlington, TX 76096-3692
13957670 Associates in Gastroenterology, 5500 Brooktree Road, Suite 201, Wexford, PA 15090-9260
13957671 Bank of America, P.O. Box 15222, Wilmington, DE 19886-5222
13998987 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13991109 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
14013235 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13957678 Chase Card Member Service, P. O. Box 15153, Wilmington, DE 19886-5153
13965162 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13957682 +First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
13957683 GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
13957687 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
14054157 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13973779 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)
14349350 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
13957695 Target/Redcard, P.O. Box 660170, Dallas, TX 75266-0170
13957696 +UPMC Passavant, P.O. Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 Synchrony Bank,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
13964261 E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01
Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13957669 E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01 Ally Financial,
P.O. Box 901951, Louisville, KY 40290-1951
13957668 +E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01 Ally Financial,
P.O. Box 9001951, Louisville, KY 40290-1951
14010569 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 30 2020 03:41:23
COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S.,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13957673 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 30 2020 03:45:21 Capital One,
P.O. Box 71083, Charlotte, NC 28272-1083
13991691 +E-mail/Text: bankruptcy@capvs.com Jan 30 2020 03:42:14 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13957679 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 30 2020 03:41:23 Comenity - Levin,
PO Box 659704, San Antonio, TX 78265-9704
13957680 E-mail/PDF: DellBKNotifications@resurgent.com Jan 30 2020 03:45:33 Dell Financial,
P.O. Box 6403, Carol Stream, IL 60197
13957681 E-mail/Text: mrdiscen@discover.com Jan 30 2020 03:41:05 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
13962354 E-mail/Text: mrdiscen@discover.com Jan 30 2020 03:41:05 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13957685 E-mail/Text: BKRMailOPS@weltman.com Jan 30 2020 03:41:20 Jared Galleria of Jewelry,
P.O. Box 740425, Cincinnati, OH 45274-0425
13957686 +E-mail/Text: bncnotices@becket-lee.com Jan 30 2020 03:41:11 Kohl's, P.O. Box 3084,
Milwaukee, WI 53201-3084
14014303 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 30 2020 03:46:23
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13957688 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:45:16 Paypal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658
13979267 E-mail/Text: bnc-quantum@quantum3group.com Jan 30 2020 03:41:32
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14952113 +E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13978921 +E-mail/Text: ecf@buckleyking.com Jan 30 2020 03:41:06 Sterling Jewelers, Inc.,
dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue East,
Suite 1400, Cleveland, Ohio 44114-2693
13957689 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:06 Synchrony Bank/Amazon,
PO Box 960013, Orlando, FL 32896-0013
13957690 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:45:16 Synchrony Bank/JC Penney,
PO Box 960090, Orlando, FL 32896-0090
13957691 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:45:17 Synchrony Bank/Levin,
P.O. Box 960061, Orlando, FL 32896-0061
13957692 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:46:09 Synchrony Bank/Lowes,
PO Box 530914, Atlanta, GA 30353-0914
13957693 E-mail/PDF: gecsed@recoverycorp.com Jan 30 2020 03:47:06 Synchrony Bank/Walmart,
P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jan 29, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13972940 +E-mail/Text: bncmail@w-legal.com Jan 30 2020 03:42:05 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Nationstar Mortgage LLC
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
13957674* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957675* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957676* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957677* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14009914* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13957684* GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
13957694* Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
13957672 ##+Beaver Valley Foot Clinic, P.O. Box 1205, Aliquippa, PA 15001-0935

TOTALS: 2, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 28, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ecfmail@mw-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC ecfmail@mw-law.com,
ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor Nationstar Mortgage, LLC. ecfmail@mw-law.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkggroup@kmlawgroup.com
Lauren M. Lamb on behalf of Debtor Gregory T. Cercone
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@s
teidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@stei
dl-steinberg.com
Lauren M. Lamb on behalf of Joint Debtor Mark S. Handzes
julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@s
teidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@stei
dl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9